

Table I.C.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 1996

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 43.9% | 53.1% | 52.2% | 51.1% | 47.4% | 37.6% | 52.3% | 41.7% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 45.4% | 50.1% | 44.5% | 61.8% | 45.8% | 37.6% | 50.5% | 41.7% |
| Mining | 24.4% | 47.2% | 35.3% | 33.3% | 20.5% | 23.0% | 41.1% | 22.6% |
| Construction | 43.2% | 43.4% | 49.3% | 43.7% | 42.6% | 36.7% | 44.8% | 41.4% |
| Manufacturing | 37.1% | 48.5% | 50.1% | 47.8% | 41.1% | 31.6% | 49.0% | 35.4% |
| Transp., commu., util. | 35.3% | 53.6% | 37.6% | 45.3% | 47.5% | 30.0% | 44.2% | 34.0% |
| Wholesale trade | 40.7% | 45.8% | 44.5% | 46.7% | 44.6% | 33.6% | 45.7% | 39.0% |
| Retail Trade | 47.0% | 57.2% | 55.5% | 52.1% | 52.5% | 41.9% | 54.8% | 44.8% |
| Fin., ins., real est. | 42.3% | 56.0% | 50.4% | 44.6% | 41.8% | 39.5% | 51.2% | 40.5% |
| Services | 51.8% | 56.1% | 58.1% | 57.2% | 54.8% | 45.3% | 57.7% | 49.7% |
| Unknown | 56.4% | 52.1% | 75.8% * | 0.0% * | 0.0% * | 0.0% * | 56.4% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 42.6% | 52.4% | 51.9% | 50.3% | 45.8% | 36.4% | 51.5% | 40.1% |
| For profit, unincorporated | 51.3% | 56.9% | 52.1% | 51.2% | 51.1% | 46.2% | 55.9% | 48.5% |
| Nonprofit | 49.7% | 49.9% | 55.8% | 55.0% | 53.0% | 44.8% | 54.3% | 48.9% |
| Unknown | 39.3% | 53.8% | 51.4% | 59.6% | 40.9% | 35.3% | 54.4% | 37.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 52.5% | 53.4% | 56.5% | 53.2% | 47.8% | 45.1% | 54.7% | 48.5% |
| 5-9 years | 52.3% | 54.8% | 52.5% | 54.6% | 52.6% | 40.2% | 54.2% | 49.8% |
| 10-19 years | 52.0% | 53.9% | 53.7% | 53.0% | 53.5% | 43.5% | 53.8% | 50.3% |
| 20 or more years | 44.5% | 51.1% | 51.1% | 50.0% | 47.1% | 37.4% | 50.3% | 42.8% |
| Unknown | 39.0% | 52.1% | 40.1% | 47.0% | 44.6% | 37.3% | 45.9% | 38.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 40.2% | 51.4% | 49.3% | 48.1% | 45.5% | 37.6% | 48.5% | 39.9% |
| 1 location only | 51.8% | 53.1% | 52.6% | 52.6% | 51.1% | 39.6% | 52.8% | 50.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 50.5% | 60.9% | 56.5% | 63.3% | 59.7% | 38.6% | 59.9% | 47.0% |
| 25-49 % | 48.0% | 54.6% | 63.0% | 63.5% | 47.9% | 41.1% | 61.0% | 44.9% |
| 50-74 % | 47.6% | 55.8% | 56.7% | 56.5% | 50.4% | 40.4% | 56.7% | 45.2% |
| 75% or more | 43.3% | 52.6% | 51.4% | 49.9% | 46.9% | 37.2% | 51.5% | 41.1% |
| Union presence | | | | | | | | |
| No union employees | 48.1% | 54.2% | 53.2% | 53.0% | 49.1% | 40.9% | 53.5% | 45.9% |
| Has union employees | 32.5% | 30.2% | 39.4% | 32.8% | 36.1% | 30.6% | 33.2% | 32.4% |
| Unknown | 39.6% | 56.3% | 51.5% | 49.0% | 49.9% | 37.0% | 54.7% | 38.6% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 57.8% | 59.2% | 62.5% | 64.7% | 60.6% | 50.0% | 62.3% | 56.4% |
| Less than 50% low wage | 44.8% | 52.7% | 52.0% | 50.1% | 45.6% | 36.6% | 51.6% | 42.0% |
| Unknown | 39.9% | 53.1% | 49.0% | 48.6% | 48.0% | 37.4% | 52.0% | 39.2% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 1996

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.37% | 1.08% | 0.71% | 1.17% | 0.82% | 0.52% | 0.89% | 0.34% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.68% | 3.06% | 4.24% | 6.18% | 9.49% | 7.60% | 2.16% | 4.30% |
| Mining | 4.28% | 11.80% | 7.98% | 8.14% | 4.15% | 6.32% | 7.71% | 4.72% |
| Construction | 1.30% | 3.04% | 2.76% | 2.58% | 2.35% | 3.86% | 2.26% | 1.93% |
| Manufacturing | 0.58% | 3.69% | 2.63% | 1.41% | 1.12% | 0.78% | 2.02% | 0.66% |
| Transp., commu., util. | 1.15% | 4.39% | 3.57% | 4.03% | 5.01% | 1.45% | 2.89% | 1.49% |
| Wholesale trade | 0.96% | 3.36% | 2.63% | 1.17% | 2.12% | 1.14% | 2.40% | 0.98% |
| Retail Trade | 0.87% | 1.98% | 1.58% | 1.28% | 2.60% | 1.03% | 1.15% | 0.97% |
| Fin., ins., real est. | 0.66% | 1.45% | 2.12% | 2.03% | 1.99% | 0.51% | 1.79% | 0.53% |
| Services | 0.69% | 1.84% | 0.84% | 1.90% | 1.58% | 0.91% | 0.98% | 0.80% |
| Unknown | 10.30% | 9.64% | 23.18% * | 0.00% * | 0.00% * | 0.00% * | 10.30% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.41% | 0.88% | 0.88% | 1.17% | 0.92% | 0.55% | 0.87% | 0.41% |
| For profit, unincorporated | 1.14% | 2.52% | 3.51% | 3.47% | 3.34% | 2.92% | 1.72% | 1.96% |
| Nonprofit | 1.01% | 3.83% | 2.84% | 2.17% | 1.67% | 1.22% | 2.10% | 0.92% |
| Unknown | 1.42% | 4.59% | 9.67% | 7.06% | 2.95% | 1.77% | 3.71% | 1.68% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.58% | 1.85% | 1.71% | 3.83% | 3.29% | 5.34% | 1.87% | 2.17% |
| 5-9 years | 1.21% | 1.59% | 1.90% | 2.05% | 2.83% | 3.30% | 1.28% | 1.54% |
| 10-19 years | 1.26% | 1.53% | 1.57% | 2.44% | 2.57% | 3.67% | 1.27% | 2.13% |
| 20 or more years | 0.56% | 2.04% | 0.99% | 0.82% | 1.25% | 0.99% | 0.97% | 0.68% |
| Unknown | 0.56% | 4.02% | 4.12% | 2.80% | 1.74% | 0.44% | 2.29% | 0.57% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.29% | 2.22% | 1.94% | 1.33% | 1.09% | 0.52% | 1.28% | 0.31% |
| 1 location only | 0.97% | 1.13% | 0.85% | 1.38% | 1.61% | 6.51% | 1.03% | 1.17% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.11% | 4.51% | 6.06% | 3.01% | 4.92% | 1.87% | 3.68% | 2.03% |
| 25-49 % | 1.57% | 3.99% | 4.38% | 3.01% | 4.66% | 2.81% | 2.77% | 1.80% |
| 50-74 % | 1.42% | 1.49% | 1.90% | 1.29% | 2.53% | 1.69% | 1.30% | 1.54% |
| 75% or more | 0.39% | 1.13% | 0.79% | 1.22% | 0.90% | 0.56% | 0.93% | 0.37% |
| Union presence | | | | | | | | |
| No union employees | 0.43% | 0.96% | 0.51% | 1.10% | 0.63% | 0.59% | 0.67% | 0.37% |
| Has union employees | 1.27% | 4.62% | 5.44% | 3.18% | 1.86% | 2.14% | 3.18% | 1.33% |
| Unknown | 0.54% | 2.78% | 2.97% | 2.95% | 2.44% | 0.55% | 2.59% | 0.46% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.27% | 3.49% | 3.77% | 2.34% | 2.40% | 2.60% | 2.28% | 1.66% |
| Less than 50% low wage | 0.46% | 1.26% | 0.63% | 1.17% | 1.21% | 0.82% | 0.94% | 0.47% |
| Unknown | 0.38% | 1.82% | 3.46% | 2.25% | 1.25% | 0.45% | 1.96% | 0.38% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.